

SUBORDINATION AGREEMENT

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, BANCORPSOUTH BANK, does hereby subordinate its Deed of Trust from Robert A. Brower, Jr. and Tammy C. Brower, dated May 4, 2006, and recorded in Deed Book 2469 at Page 226 to that certain Deed of Trust from Tammy C. Brower and Robert A. Brower, Jr. to BancorpSouth Bank, in the amount of \$252,000.00, dated December 31, 2008, as recorded in Deed Book 2982 at Page 11, all in the office of the Chancery Clerk of DeSoto County, Mississippi.

Witness my signature on this the 30 day of December, 2008.

BANCORPSOUTH BANK

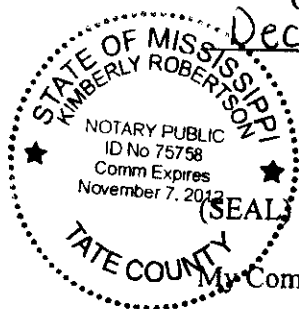
By: Howard Patterson
Authorized Officer

STATE OF MISSISSIPPI

COUNTY OF Tate

Personally appeared before me, the undersigned authority, in and for county and state aforesaid, the within named, Howard Patterson as President of BancorpSouth Bank, who did acknowledge to me that he/she signed and delivered the above foregoing Subordination Agreement on the same day and year therein mentioned as his/her free and voluntary act and deed and as the free and voluntary act of said Corporation, he/she first being duly authorized so to do.

GIVEN UNDER MY HAND and official seal of office on this the 30 day of December, 2008.



Kimberly Robertson
Notary Public

My Commission Expires: 11/07/2012

INDEX: Lot 28, Section C, Thousand Oaks, Situated in Section 17, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 46, Pages 8-9, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

RETURN TO:
GOOD TITLE ESCROW & CLOSING, LLC
JAMES W. AMOS
2430 CAFFEY STREET
HERNANDO, MS 38632
662/429-7873

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